

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Catherine Joseph-Osbourne  
 Winston G Osbourne  
 Debtors

Case No. 18-12977-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.  
 db/jdb

+Catherine Joseph-Osbourne, Winston G Osbourne, 531 N. Simpson Street,  
 Philadelphia, PA 19151-4024  
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,  
 Reading, PA 19606-0410  
 14100929 +Allied Interstate Llc, 7525 W Campus Rd, New Albany, OH 43054-1121  
 14100937 +Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329  
 14100941 Orthologix, LLC, 2655 Interplex Drive Suite 101, Feasterville Trevose, PA 19053-6947  
 14100945 +Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 14100946 +Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza,  
 Farmingdale, NY 11735-4021  
 14100950 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 14100951 Water Revenue Bureau, 1401 JFK Blvd., Philadelphia, PA 19102-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: dmo160west@gmail.com May 19 2018 01:58:06 DAVID M. OFFEN, The Curtis Center,  
 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106

smg E-mail/Text: bankruptcy@phila.gov May 19 2018 01:58:59 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2018 01:58:25  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 19 2018 01:58:50 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 19 2018 01:58:40 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

14100930 +EDI: GMACFS.COM May 19 2018 05:53:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,  
 Bloomington, MN 55438-0901

14108082 +EDI: GMACFS.COM May 19 2018 05:53:00 Ally Financial, PO Box 130424,  
 Roseville MN 55113-0004

14100931 +EDI: BANKAMER.COM May 19 2018 05:53:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998

14100932 +E-mail/Text: bankruptcy@cavps.com May 19 2018 01:58:48 Cavalry SPV I, LLC,  
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-1340

14100933 +EDI: WFNBN.COM May 19 2018 05:53:00 Comenitycapital/bjsclb, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125

14106530 +EDI: DISCOVER.COM May 19 2018 05:53:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025

14100934 +EDI: DISCOVER.COM May 19 2018 05:53:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025

14100936 +E-mail/Text: bankruptcy.bnc@ditech.com May 19 2018 01:58:12 Ditech, Attn: Bankruptcy,  
 Po Box 6172, Rapid City, SD 57709-6172

14100938 +EDI: IRS.COM May 19 2018 05:53:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346

14100939 E-mail/Text: camanagement@mtb.com May 19 2018 01:58:14 M & T Bank, Attn: Bankruptcy,  
 Po Box 844, Buffalo, NY 14240

14100943 +EDI: PRA.COM May 19 2018 05:53:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 14100942 +E-mail/Text: blegal@phfa.org May 19 2018 01:58:41 Pa Housing Finance Age,  
 2101 N. Front Street, Harrisburg, PA 17110-1086

14101602 +EDI: RMSC.COM May 19 2018 05:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

14100947 +EDI: RMSC.COM May 19 2018 05:53:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
 Po Box 965061, Orlando, FL 32896-5061

14100948 +EDI: RMSC.COM May 19 2018 05:53:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060

14100949 +EDI: RMSC.COM May 19 2018 05:53:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060

14105597 +EDI: AIS.COM May 19 2018 05:53:00 T Mobile/T-Mobile USA Inc,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,  
 Reading, PA 19606-0410

14100935\* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025

14109476\* +Internal Revenue Service, P O Box 7346, Philadelphia Pa 19101-7346

14100940\* +M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
 (address filed with court: M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240)

14100944\* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)

TOTALS: 0, \* 5, ## 0

District/off: 0313-2

User: dlv  
Form ID: 309I

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 20, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Catherine Joseph-Osbourne dmo160west@gmail.com,  
davidoffenecf@gmail.com  
DAVID M. OFFEN on behalf of Joint Debtor Winston G Osbourne dmo160west@gmail.com,  
davidoffenecf@gmail.com  
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
JEROME B. BLANK on behalf of Creditor DITECH FINANCIAL LLC paeb@fedphe.com  
REBECCA ANN SOLARZ on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

<b>Information to identify the case:</b>		
Debtor 1	<b>Catherine Joseph-Osbourne</b>	Social Security number or ITIN <b>xxx-xx-7883</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Winston G Osbourne</b>	Social Security number or ITIN <b>xxx-xx-1630</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 5/1/18</b>
Case number:	<b>18-12977-jkf</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Catherine Joseph-Osbourne	Winston G Osbourne
<b>2. All other names used in the last 8 years</b>	aka Catherine Joseph, aka Catherine Osbourne	
<b>3. Address</b>	531 N. Simpson Street Philadelphia, PA 19151	531 N. Simpson Street Philadelphia, PA 19151
<b>4. Debtor's attorney</b> Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625-9600 Email: <a href="mailto:dmo160west@gmail.com">dmo160west@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 5/18/18

**For more information, see page 2**

## 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

**June 15, 2018 at 12:00 PM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Location:**

**Suite 18-341, 1234 Market Street, Philadelphia,  
PA 19107**

## 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

### **Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 8/14/18**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 7/10/18**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 10/28/18**

### Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

## 9. Filing of plan

The debtor has filed a plan. This plan proposes payment to the trustee of 250.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:  
**7/25/18 at 09:30 AM, Location: Courtroom #3, 900 Market Street, Philadelphia, PA 19107**

### 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

### 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.